

**POWER OF ATTORNEY  
WITH VETERANS ADMINISTRATION ENTITLEMENT**

STATE OF Mississippi  
COUNTY OF DeSoto

KNOW ALL MEN BY THESE PRESENTS, that I, Robert Douglas Ferguson of Shelby (County), Tennessee (State), have made, constituted and appointed and by these presents do make, constitute and appoint Amanda Ann Ferguson of Shelby (County), Tennessee (State), my true and lawful agent and attorney-in-fact (hereinafter referred to as "attorney"), for me and in my name, place and stead to make, execute, acknowledge, amend, modify and deliver in my name such notes, agreements, promises to pay, affidavits, closing statements, contracts, instruments of conveyance, mortgage or lease, and any and all other instruments, agreements and documents as my said attorney may deem appropriate and which are in any way related to any transaction involving the purchase and financing of the following described property (the "Property"):

Locally Known As: 8880 Vale Cove  
Hernando, MS 38632

My attorney shall have the power to use my Veterans Administration Entitlement for the purchase of the Property, up to and including the Sales Price of \$112,000<sup>00</sup> and to execute, acknowledge, amend, modify, and deliver in my name, such documents as are required to evidence or secure a loan, which I will be obligated to repay, in the amount of \$115,080<sup>00</sup>; such documents shall include, but shall not be limited to, any and all security instruments required to evidence or create a lien against the Property. The Property is being purchased for occupancy by me and/or my family as a permanent residence.

All powers and authorities hereby granted may be exercised by my said attorney acting alone without the joinder of any other person.

This power of attorney shall not terminate on or be affected by the disability or incapacity of the principal.

The attorney named herein shall not be obligated to furnish bond or other security.

Any authority granted to my attorney herein shall be limited so as to prevent this power of attorney from causing my attorney to be taxed on my income and from causing my estate to be subject to a general power of appointment by my attorney, as that term is defined in Section 2041 of the Internal Revenue Code.

I hereby ratify and confirm all that my attorney, or his successors, shall lawfully do or cause to be done by virtue of this power of attorney and the rights and powers granted herein.

STATE MS.-DE SOTO CO.  
FILED

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BK 75 PG 129  
W.E. DAVIS CH. CLK.

I hereby bind myself to indemnify my attorney herein named and any successor who shall so act against any and all claims, liabilities, demands, losses, damages, actions and causes of action, including expenses, costs and reasonable attorneys' fees which my attorney at any time may sustain or incur in connection with his carrying out the authority granted him in this power of attorney.

This power of attorney and the powers herein granted shall terminate upon the earliest occurrence of (i) my death, (ii) revocation by an instrument in writing, duly executed and acknowledged by me and filed for record in the office of the County Clerk of the County and State in which the Property is located, as well as in any other County and State in which this power of attorney is filed for record, or (iii) the expiration of a period of time ending November 13, 1997, which period shall not exceed three (3) months from the date the above-referenced loan is closed. It is my intention that any person or any firm, corporation, joint venture, association or other legal entity of any kind of character dealing with my said attorney, or his substitute or substitutes, shall be entitled to rely on the provisions of this paragraph in determining whether or not this power of attorney has been revoked, and I hereby represent to those dealing with my said attorney, or his substitute or substitutes, that they are entitled to rely upon the terms and provisions of this paragraph in determining whether this power of attorney has been revoked.

IN WITNESS WHEREOF, I have hereunto set my hand this 29 day of July 1997.

\_\_\_\_\_  
Witness

Rahat D. [Signature]  
\_\_\_\_\_  
Witness

\_\_\_\_\_  
Witness

STATE OF  
COUNTY OF

Mississippi  
DeSoto

BEFORE ME, the undersigned authority, a Notary Public in and for said County and State, on this day personally appeared Robert Douglas Ferguson, known to me to be the person whose name is subscribed to the foregoing instrument, and acknowledged to me that he executed the same for the purposes and consideration therein expressed.

GIVEN UNDER MY HAND AND SEAL OF OFFICE this the 29th day of July, 1997.

Euse B. Amos  
Notary Public in and for the State of Mississippi

This Instrument Prepared By:

James W. Amos  
2420 Conf-Away St  
Hannum So, MS 38632  
601-429-9873

My Commission Expires:

MISSISSIPPI STATEWIDE NOTARY PUBLIC  
MY COMMISSION EXPIRES APRIL 29, 2000  
BONDED THRU STEGALL NOTARY SERVICE

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